

Home Affordable Refinance (Kev Refinance Nqi Tsev Kom Them Taus)

Kawm txog tias yuav tau ua li cas tej zaum koj thiaj txo tau koj tus nqi tsev raws hli kom them taus.

Puas yog koj them koj lub nqi tsev raws sij hawm, tab sis koj refinance tsis tau kom tus nqi paj tsawg zog, tej zaum vim yog koj lub tsev poob nqi lawm? Tej zaum qhov Home Affordable Refinance (Kev Refinance Kom Them Taus Nqi Tsev) uas lub Obama Administration Making Home Affordable Program (Txheej Xwm Pab Kom Them Taus Tsev) muaj pab yuav daws tau teeb meem. Qhov Home Affordable Refinance (Kev Refinance Kom Them Taus Nqi Tsev) pab rau cov tswv tsev muaj feem uas txais nyiaj los ntawm Fannie Mae los yog Freddie Mac kom lawv refinance tau lawv lub tsev kom nqi tsev qis them taus.

Tej zaum koj yuav muaj feem tau Home Affordable Refinance (Kev Refinance Kom Them Taus Nqi Tsev) yog tias koj:

- Muaj ib lub tsev uas muaj 1- txog 4-chav uas yog qhov chaw koj nyob.
- Tau qhov nyiaj txais them tsev los ntawm Fannie Mae lossis Freddie Mac.
- Them koj cov nqi tsev raws sij hawm thiab tsis tau lig tshaj 30 hnub rau hauv 12 lub hlis dhau tag los no.
- Tau thawj kob nyiaj txais them tsev uas tsis tshaj 125 feem pua ntawm koj lub tsev tus nqi tag nrho rau lub caij no.
- Muaj nyiaj txaus los them cov nqi tsev raws hli tshiab.
- Yuav muaj kev siv qhov refinance los pab kom koj qhov nyiaj txais them taus lossis nyob tus.

Nqis Tes Ua Hnub No

Yog koj xav tias tej zaum koj yog ib tug ntawm lab lab tus tswv tsev uas muaj feem koom rau lub Home Affordable Refinance (Kev Refinance Kom Them Taus Nqi Tsev), ces nqis tes ua tam sim no.

- Mus saib rau www.MakingHomeAffordable.gov.
- Hu rau lub Homeowner's HOPE™ tus Xov Tooj ntawm 1-888-995-HOPE (4673) kom nrog ib tus neeg sawv cev tham lus Askiv lossis lus Mev, lossis nav maim tham nrog ib tus neeg sawv cev uas hais tau lwm yam lus.
- Nco ntsoov tias muaj tej yam tau muab sau ua koj hom lus, tiam sis cov ntaub ntaww ntsig txog koj lub nqi tsev yuav sau ua lus Askiv. Yog tias koj tsis paub lus Askiv zoo, cov kws pab tswv yim tsev uas yog cov HUD-pom zoo yuav pab tau koj hauv Homeowner's HOPE™ tus Xov Tooj.
- Ib tus kws pab tswv yim tsev uas HUD-pom zoo yuav nrog tau koj tham txog koj qhov teeb meem thiab pab koj txiav txim tias txoj kev xaiv nqi twg thiaj li zoo tshaj rau koj. Nrhiav ib tus kws pab tswv yim tsev uas yog cov HUD-pom zoo ntawm www.hud.gov.



Cov kev pab no pab dawb xwb!

Ceev Faj Txog Tej Neeg uas Ntxias Tias Yuav Pab Kom Koj Lub Tsev Txhob Poob

- Cov neeg ntxias dag mas nquag tsom cov tswv tsev uas ntsib kev nyuab siab them tsis taus nqi tsev lossis maj muag lawv cov tsev heev. Ua zoo xyuas kom paub thiaj tsis raug kev dag ntxias.
- Qhov kev pab los ntawm ib tus kws pab tswv yim rau tsev uas HUD-pom zoo mas yog PAB DAWB xwb. Ceev faj txog tej tus neeg uas hais kom koj yuav tsum them ib tug nqi mas lawv mam li pab tswv yim lossis pauv koj qhov nqi txais them tsev.
- Ceev faj txog cov neeg uas thib tas zog kom koj xees npe rau tej ntaub ntaww tam sim ntawd.
- Tsis txhob cia li xes npe tso koj daim ntaww yuav tsev mus rau ib tus neeg twg yog tias koj qhov chaw txais nyiaj them tsev tsis nyob rau ntawd lav tias nws yuav zam cov nyiaj uas koj tiv.
- Tsis txhob cia li xa koj cov nyiaj them nqi tsev mus rau ib tus neeg twg uas tsis yog koj qhov chaw txais nyiaj them tsev yog tias lawv tsis tau tso cai rau koj ua li no.



Xyuas www.MakingHomeAffordable.gov lossis hu 1-888-995-HOPE (4673)

Home Affordable Refinance

Learn how you may be able to make your mortgage payment more affordable.

Are you paying your mortgage on time, but are unable to refinance to a lower interest rate, perhaps due to a decrease in the value of your home? A Home Affordable Refinance through the Obama Administration's Making Home Affordable Program may be the solution. A Home Affordable Refinance helps eligible homeowners whose loans are held by Fannie Mae or Freddie Mac refinance into more affordable mortgages.

You may be eligible for the Home Affordable Refinance if you:

- Own a 1- to 4-unit home that is your primary residence.
- Have a mortgage owned or guaranteed by Fannie Mae or Freddie Mac.
- Are current on your mortgage payments and have not been more than 30 days late making a payment within the past 12 months.
- Have a first mortgage that does not exceed 125 percent of the current market value of your home.
- Have income sufficient to support the new mortgage payments.
- Can improve the long-term affordability or stability of your loan with the refinance.

Take Action Today

If you think you may be among the millions of homeowners who are eligible for a Home Affordable Refinance, act now.

- Visit www.MakingHomeAffordable.gov.
- Call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673) to speak with a representative in English or Spanish, or to make an appointment to speak with a representative in another language.
- A HUD-approved housing counselor can also talk to you about your situation and help you decide what options are best for you. You can find a HUD-approved housing counselor at www.hud.gov.



These services are free!

Beware of Foreclosure Rescue Scams

- Scam artists often target homeowners who are struggling to meet their mortgage commitment or anxious to sell their homes. Recognize and avoid common scams.
- Assistance from a HUD-approved housing counselor is FREE. Beware of anyone who asks you to pay a fee in exchange for counseling or a loan modification.
- Beware of people who pressure you to sign papers immediately.
- Do not sign your deed over to anyone unless you are working directly with your mortgage lender to forgive your debt.
- Never make a mortgage payment to anyone other than your mortgage lender without their approval.



Visit www.MakingHomeAffordable.gov or call 1-888-995-HOPE (4673)